



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Inventor: | WILLARD et al. | Examiner: | Narayanswamy Subramanian |
| Application No.: | 09/802,481 | Art Unit: | 3628 |
| Filed: | March 9, 2001 | Docket No.: | NEXTP007 |
| Title: | CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS SPECIFIED BY AN APPLICANT | | |

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in a prepaid envelope addressed to: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on:

11/15, 2006.

Elaine Nguyen
Elaine Nguyen

AMENDMENT B

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office Action mailed September 8, 2006. The following amendments and remarks are respectfully submitted.